



# How to use your HSA

## It's easy to manage your Health Savings Account (HSA) online.

Access real-time account balances, transaction history and statements, as well as track your expenses online. Sign up for online banking today.

**Mobile App\*** – Use your iOS (iPhone, iPod Touch, iPad) or Android-powered device to check available balances in your account and view HSA transaction details, save and store receipts using your device's camera, receive account balances and configurable alerts via text message, and access customer service contact information.

**myHealth Portfolio<sup>SM</sup>** – Use this tool to track your healthcare expenses, submit and retain receipts and claims from multiple insurance and financial account providers. Also view expenses by provider, description, and more.

## How to deposit funds into your HSA.

To maximize HSA tax and savings benefits, begin funding your account as soon as you can. HSA Bank offers several convenient methods for making contributions to your HSA.

**Payroll Deductions** – If your employer offers this option, HSA Bank will facilitate recurring pre-tax payroll deductions. Contact your employer to complete the appropriate paperwork.

**Online Transfers** – On HSA Bank's member website, you can transfer funds from an external bank account, such as a personal checking or savings account, to your HSA.

**Check** – Mail your personal check and completed Contribution Form to:  
HSA Bank, PO Box 939, Sheboygan, WI 53082

## How to pay for healthcare expenses from your HSA.\*\*

Whether you want to reimburse yourself for an IRS-Qualified medical expense paid out-of-pocket or you want to pay directly from your HSA, HSA Bank offers multiple options for accessing your funds. NOTE: all transactions are limited to your available cash balance.

**Health Benefits Debit Card** – Your HSA Bank Health Benefits Debit Card provides access to your HSA funds at point-of-sale with signature or PIN and at ATMs for withdrawals. The daily debit card limit for the Health Benefits Debit Card is \$5,000 at merchants dedicated to healthcare (e.g. a doctor's office or hospital) and \$3,500 at merchants that are not healthcare specific but offer eligible medical products and/or services (e.g. a department or grocery store). The number of debit card transactions allowed per day is limited and varies based on how the card is used or types of transactions processed. These limits exist as a safeguard against fraudulent activity. Transaction fees may apply when used with a PIN.<sup>†</sup>

**Checks** – A book of 50 checks can be ordered upon request for an additional fee.<sup>†</sup> You can use these checks to pay providers or reimburse yourself for expenses already incurred. There is no daily limit on dollar amounts.

**Online Transfers** – On HSA Bank's Member Website or mobile app, you can reimburse yourself for out-of-pocket expenses by making a one-time or reoccurring online transfer from your HSA to your personal checking or savings account. There is a daily limit of \$2,500.


**Online Bill Pay** – Use this feature to pay medical providers directly from your HSA. There is no daily limit.

HSA Bank's Health Benefits Debit Card can be used for point-of-sale transactions in two ways, signature or PIN. For signature, swipe card, press credit on the keypad, and sign the receipt. To pay using a PIN (fee per PIN transaction may apply<sup>†</sup>), swipe your card, select debit on the keypad, and enter your PIN. To withdraw HSA funds from an ATM (fee per ATM withdrawal may apply<sup>†</sup>), be sure to select the "checking" option (not savings) when asked the type of account you are withdrawing from. HSA Bank limits point-of-sale debit card transactions to medical merchants. As a mechanism for fraud protection, HSA Bank has set daily limits on debit card transactions. These limits are listed in your Deposit Account Agreement and Disclosures Booklet. Debit card transactions are also limited to your current balance.

\*The HSA Bank Mobile App is free to download. However, you should check with your wireless provider for any associated fees for accessing the internet from your device.

\*\*You can pay for a wide range of IRS-qualified medical expenses with your HSA, including many that aren't typically covered by health insurance plans. This includes deductibles, co-insurance, prescriptions, dental and vision care, and more. For a complete list of IRS-qualified medical expenses, visit [irs.gov](https://irs.gov) or [hsabank.com/IRSQualifiedExpenses](https://hsabank.com/IRSQualifiedExpenses).

<sup>†</sup>For applicable fees, see your HSA Bank Interest and Fee Schedule or Explanation of HSA Bank Fee Changes document.



Please call the number on the back of your HSA Bank debit card or visit us at [www.hsabank.com](https://www.hsabank.com)

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